

Frequently Asked Questions

Q. Can I use my online/mobile banking user name and password to use Remote Deposit?

For added security, you must create a separate user name and password to use mobile check deposit.

Q. What Account number do I enter when enrolling for Mobile Deposit?

You will enter your 5 digit Member number, and choose a name for the checking account you want checks deposited into.

Example Member number "12345" Checking name "Bob's Checking"

Q. How quickly are my funds available?

Funds will appear in your account after your "deposit" has been approved. This is usually within 24 hours (similar to an in-person check deposit) provided there are no issues with the deposit. You should be notified by email if there are any issues with your check deposit. REMEMBER to read the User Agreement for mobile deposit and abide by the rules.

Q. Is there a limit on deposits?

The Maximum Check per Deposit is \$5,000.00
The Maximum Deposit Amount per day is \$5,000.00
The Maximum Items to Deposit per day is 10

There is also a Rolling 30 Day Limit of \$15,000

Q. I'm seeing a password validation error. What are the requirements for the password?

Your password must follow these requirements: 1) 8-40 characters; 2) One uppercase letter; 3) One number; 4) One special character.

Q. Can I use Mobile Deposit to make a Loan Payment?

Unfortunately, PSCU's Mobile Deposit does not support making loan payments at this time. You CAN make a deposit into your Savings account and then transfer the payment to the loan.

Q. Who qualifies to use Mobile Deposit?

With the exception of our PrimeStart, all Members can register to use the Mobile Deposit Service.

Important Things To Note

Proper Endorsement of Checks

Checks deposited via PrimeSource Credit Union's Mobile Deposit service are required to have the following endorsement on the check.

Proper Endorsement

"FOR PRIMESOURCE MOBILE DEPOSIT ONLY"
Member's Account Number
Member's Signature

- Checks that are submitted via the Mobile Deposit service without the proper endorsement will be rejected and not deposited into the Member's account.

Transmission Limits

You understand and agree that the Credit Union may, from time-to-time and at its sole discretion, establish limits on the amount and/or number of Images that you may transmit via the Service. Any transmission you attempt to make which would exceed these limits may be rejected by us. Notwithstanding the foregoing, if we permit you to transmit one or more Images in excess of these limits, your use of the Service will nonetheless be subject to all other terms of this Agreement, and we will be under no obligation to permit you to exceed these limits at any time in the future. The dollar amount of any Image, as well as the total dollar amount of all Images that may be transmitted in any one business day will be established upon enrollment of PrimeSource's Mobile Deposit service. The current maximum number of Images that may be deposited during any one business day is 10. We reserve the right to change these limits at any time without prior notice to you.

Processing Deadlines

Any Image transmitted to the Service and approved by the Credit Union **before** 5 pm Pacific time on a business day (as defined herein) will be considered for acceptance that business day; an Image transmitted **after 5 pm** Pacific time will be considered for acceptance on the next business day. We will make our determination concerning whether or not to accept the Image for deposit by 5 pm Pacific time, and you will be notified in the Service at the time we make our decision.

Funds Availability

You understand and agree that deposits of Images via transmission to the Service may not be available for immediate withdrawal, and we may withhold the availability of funds from the deposited Image. Any hold placed on a deposit transmitted via the service will be done so in accordance with our Funds Availability Policy Disclosure. You understand and agree that, solely for the determination of any applicable hold, an Image will be deemed a "check" as that term is used in our Funds Availability Policy Disclosure.

Storage and Destruction of Original Checks

Upon receipt of confirmation that we have accepted an Image of an original Check, you understand and agree that you will retain possession of the original Check for a period of 30 calendar days, during which time you will ensure the safety and integrity of the original Check. You understand and agree that, at the expiration of this 30 calendar day period, you **MUST** destroy the original Check via a commercially acceptable means of destruction, including shredding (preferably via a cross-cut shredder), burning or pulverizing the original Check, after which the Image will be the only evidence of the original Check.

If you have any other questions, please contact us at 509-838-6157.